

2/61 #4  
PATENT

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Case Docket No. 1DATA.047A

Date: April 5, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Ahles et al.  
Appl. No. : 10/041,954  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS  
FOR SELECTIVELY  
DELAYING FINANCIAL  
TRANSACTIONS  
Examiner : UNKNOWN  
Group Art Unit : 2161

I hereby certify that this correspondence and all marked  
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April 8, 2002  
(Date)

Michael H. Trenholm, Reg. No. 37,743

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TRANSMITTAL LETTER

United States Patent and Trademark Office  
P.O. Box 2327  
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ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with Three (3) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm  
Registration No. 37,743  
Attorney of Record

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ahles et al. ) Group Art Unit 2161

App. No. : 10/041,931 ) **MAIL DATE CANCELLED**

Filed : January 7, 2002 )

For : **SYSTEMS AND METHODS  
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DELAYING FINANCIAL  
TRANSACTIONS** )

Examiner : UNKNOWN )

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INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed within three months of the filing date of this application or upon filing if this is a CPA or RCE, and no fee is required in accordance with 37 C.F.R. § 1.97(b)(1), (b)(2), or (b)(4).

Respectfully submitted,

KNOBBE, MARTENS, OLSON &amp; BEAR, LLP

Dated: 4/5/02By: Michael H. Trenholm

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.047A	APPLICATION NO. 10/041,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Ahles et al.	
(USE SEVERAL SHEETS IF NECESSARY)		FILING DATE January 7, 2002	GROUP 2161

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U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	10,097,834	08/01/00	Krouse et al.			
	5,679,940	10/21/97	Templeton et al.			
	5,175,682	12/29/92	Higashiyama et al.			

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)
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EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	